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Vol. I. *August, 1933.* *No. 8.*

BUSINESS NOTICE.

Subscribers who have not yet remitted their subscription are requested to do so at an early date.

Manager, "Indian Commerce"

A Lesson from Japan.

We have been pointing out in these columns that the cotton industry in India requires a thorough and immediate overhauling and an efficient reconstruction on modern lines and that the system of Managing Agents not to be found a parallel in any part of the world has to be completely put an end to. If the cotton industry is to survive the Japanese competition and to function properly worthy of being called a national industry, old methods of production must forthwith be replaced by new and improved ones. At present our mill-owners are carrying on their business in their old ways as of the pre-war days and they are far behind Japan and Lancashire as compared with their latest methods of production and economical management. These views have been recently corroborated by Sir Lallubai Samaldas, a prominent commercial magnate of Bombay, who recently arrived from Japan after studying the conditions of the textile industry in that country for a period of nearly two months. In a statement to the Bombay Correspondent of "*The Hindu*" he states:

"India has a good deal to learn from the systems of our rivals and the superiority of their labouring classes. The mills in Japan are run on a highly efficient basis, each department being directly under a technical director who personally supervises the work of assistants and workers".

This is indeed a statement that is really frank and should at once prove an eye-opener and an efficient whip to our mill magnates. In another part of his statement he says that the "wages and salaries of mill directors are very low when campared with what is paid in India". That this statement also deserves immediate attention, we need hardly say. If our directors attach a high value for

their services—in most cases merely attending Board Meetings—while the brunt of the work of managing and often financing the mill is entrusted to the Managing Agents who are paid, in some cases, in addition to a handsome fixed monthly salary, a good commission even on purchases and sales instead of net profit, we greatly fear how, as the trustees of the numerous shareholders who have invested their hard earned money in the mills, they can carry on their business in the most economical way. Again in the office management also, the Managing Agents, possessed as they are with full powers, appoint their own friends and relations to responsible positions on high salaries that would in normal cases not be paid to men of the same rank and qualifications if the occupants of those posts were really outsiders and thus in the matter of selecting office assistants instead of efficiency, relationship has become the guiding principle. In these ways overhead charges are allowed to grow up which naturally reflect upon the cost of production. Thanks to Sir M. Visveswarayya, who in his illuminating address on "Industrialising India" delivered before the Mysore Chamber of Commerce, Bangalore, and published in another column of this issue, has rightly criticised the Managing Agency system and advocated legislation at an early date to declare it illegal.

Another point that should receive the immediate and most sympathetic consideration of our mill-owners is the efficiency of labour. They should not grudge to pay good wages to really capable men who can turn out better work. It is said by Sir Samaldas that in Japan "a girl operative easily looks after seven or eight looms and an expert girl in one case looked after thirty automatic looms." We think, our labourers, provided they can be given the proper inducement to work coupled with instructions by trained hands in the methods of better working and handling of the looms, would not in any way prove to be inferior to the Japanese operatives. One way to make the labourers more efficient is to take them more and more into the confidence of the employers and to give them better treatment so that they may take a real interest in their work. One important thing, viz., a spirit of love between the employer and the employee, most essential for the efficiency of labour is at present hardly in existence. Further, unfortunately neither our labourers and their labour organisations pay sufficient attention to improve their skill and efficiency nor the employers offer sufficient inducement to them to make them feel that efficiency on their part will secure its due reward. As it is, in our country, the relationship between the employed and the employer in the mill industry, is far from satisfactory. Our industrialists should aim at a contented army of labourers and contentment among them will come only when their amenities such as better housing conditions, more holidays, and above all courteous treatment, etc. are extended to them. If these aspects would receive the consideration they deserve, we believe, our mill owners can in no time find a way out of their present impasse and reorganise themselves on a sound basis. Further, if they would also sink their jealousies in the interest of a national industry and consider a scheme of amalgamation of the various mills, much overhead charges and office expenses coupled with the unnecessary competition among

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themselves could be reduced to an appreciable extent, better marketing facilities created by a carefully planned country-wide advertisement campaign and with the lower cost of production, they can hope for a good business for their manufactured yarn and cloth. Unless and untill these requirements of primary importance are immediately attended to, we think that any amount of Government support in the way of protective tariff, or trade treaties with our rivals will not result in any everlasting benefit either to the industry or the country as a whole.

By protective tariffs alone it is impossible to suppress the selling or marketing force of a commodity manufactured by a rival nation which is noted for its highest state of efficiency in production. Any amount of preaching Swadeshism without setting our own house in order will not create a growing demand for our Indian mill-made articles nor the patriotism of the people of the country to buy Indian made articles alone at higher prices when foreign made articles are available at lower prices, can be expected to last long or for a number of years. If Swadeshi enterprises need encouragement, they should be free from accusation of mismanagement, want of latest methods of production and economical management etc.

May we, therefore, earnestly request Sir Lallubai who has now come from Japan after carefully studying the textile industry in that country to take the lead in the re-organisation and re-construction of the cotton industry in India by arranging for a conference of the mill-owners at an early date and to see that the cotton industry, the only one of importance that Indians can boast of having, is reconstructed on up-to-date and efficient lines so that the cost of production of yarn and cloth in India is comparatively less than that of Japan?

How England Started Her First Industry?

BY

J. S. PONNIAH, M.A., Dip. Econ.

Possibly the popular impression is that England has always been a great industrial country, but the facts are to the contrary. Until the beginning of the 14th century there were just few handicrafts and no industry worth the name unless we include ship-building of those times.

But the volume of the external commerce of the country was out of all proportion to either her industrial or her agricultural resources. This unusually large volume of commerce was due to several factors. There was a large import trade in cloth from Flanders, of masts, ropes and flax from the Baltic countries, all kinds of building materials and Church equipment from the Continent. This business was entirely in the hands of foreign merchants, Flemings, Danes, Germans and French men. The Jews, another foreign race, were financing this large import trade. Over against these imports, England could export only

some corn and some metals. To use a modern phrase, England was having a very large adverse balance of trade down to the beginning of the 14th century.

In the drain of the country the heavy drain of precious metals in payment of the adverse trade balance and the presence of diverse foreign merchants who exploited the people, were matters of great concern to the people when they were beginning to have a new national consciousness. The monopolistic rules of the Guilds and the restrictions on the export of bullion characterising the history of the 11th and 12th century, were but the expressions of this new consciousness of economic nationalism. But Englishmen were in need of these foreign articles imported from foreign countries just as much as we to-day are in need of foreign manufactures. Unless they started industries of their own themselves, it was useless to condemn the foreigner or to attempt to pass any prohibitive legislation against imports as was done under Edward I. Industrialisation of the country was felt to be the greatest need.

Which industry could England start then? She had practically the monopoly of the production of wool; and there was a large market for woollen goods at home. These two factors were sufficient to decide that the woollen industry should be the one to be started to begin with.

It is almost a miracle that England was able to establish the woollen industry during the single reign of Edward III. And the methods that England adopted for starting this industry are of some interest to us at the present time.

Fleming weavers were invited to come and settle with their workmen and apprentices in England in 1331. The persecution of the Flemings by Philip IV, King of France was a heaven sent opportunity to encourage the settlement of these weavers in larger and larger numbers. The new settlers were given special protection and privileges and were enjoined to teach the craft to Englishmen. But that would not have been enough, for the competition of the expert weavers of Flanders was still acute. Edward therefore specially prohibited the import of manufactured cloth into England. He also prohibited the export of raw wool to Flanders. Thus by a stroke of the pen he made the looms of Flanders stand idle.

The protective policy was an unprecedented one and it produced miraculous success.

Edward did not even stop with these measures. He compelled all Englishmen to wear the native cloth. Protection was thus made secure and effective by the propaganda of "Buy British".

The result was amazing. The export of raw wool fell to a sixth and by the end of the next century the export of woollen English cloth numbered over 60 thousand pieces. Many individuals and towns became enormously wealthy.

Industrializing India.*

Constructive Policies And Plan

BY

SIR M. VISVESVARAYA, K. C. I. E., LL. D.

THE PROBLEM OF INDUSTRIALIZATION.

In an address on Unemployment delivered here last year, I referred to the opinion of a Member of the British Parliament who had said that Unemployment was the the master problem of the age. At this meeting I propose to talk to you about "Industrializing India", mainly as a cure for Unemployment.

Both problems vitally affect the welfare of our people and both are causing considerable anxiety and concern, and the public are eager to discuss solutions in a constructive spirit.

The time will not allow of our dealing with this vast subject at one meeting and many of the prosaic details will not interest a popular audience. I have, therefore, at the request of the Committee of your Chamber, arranged to meet the members again at a smaller business gathering when fuller information may be exchanged and questions asked and answered.

The tendency of all civilized nations to-day is for each to make itself as self-sufficient economically as circumstances permit. No country which aspires to be reasonably self-supporting can do without agriculture. Agriculture supplies certain indispensable primary requisites of human existence—food for the population, raw materials for industries, and surplus products for export. But no nation in modern times has grown rich through agriculture alone. With the growth of civilization and multiplication of human wants, the occupations associated with industries and manufactures have grown in importance and are found to be more remunerative than those of agriculture; and industrialism has come to be regarded more or less as synonymous with civilization. The recent practice in progressive countries has been to provide more work for their labour force in industries and subsidiary occupations and to limit the numbers employed in agriculture, it being recognized that employment of more than a limited number of persons in agriculture tends to reduce the average income of the individual and the aggregate income of the nation as a whole. This healthy practice has not yet obtained recognition in India.

The number of industrial establishments in India for which statistics are maintained was 8,148 in the year 1930. The total capital invested in them is not separately shown in the published statistical statements. Including the capital invested by companies which, though registered in the United Kingdom, are working in India, the total capital of organized large scale industries is estimated by experts at about Rs. 700 crores, but the share of the Indian

* An address delivered by him before the Mysore Chamber of Commerce, Bangalore. Reproduced by the kind permission of the Author.

people in it is probably not more than Rs. 300 crores. In the United Kingdom with a population only 13 per cent. of that of India, the number of industrial and commercial establishments at work in 1928 was 107,500. The capital outlay on industrial companies alone in 1932 was Rs. 7,067 crores or about 23 times the Indian capital. The United States of America with a population 35 per cent. of that of India, had 210,959 industrial establishments in 1929, with an invested capital of about Rs. 23,000 crores or more than 75 times the Indian share in the industries of India. Canada has a population of a little over 10 millions or 3 per cent. of that of India, and in 1929 she had 23,597 industrial establishments with an invested capital of Rs. 1,525 crores or about 5 times our figure. Japan in 1928 with a population 19 per cent. of that of India, had 13,711 industrial corporations with an authorized capital of Rs. 1,009 crores or more than 3 times that of India. It is reported that the value of manufactured products in Japan increased seven-fold between the years 1914 and 1926. Sweden is another country which in 1870 had only one-eighth of its population dependent for a livelihood on industries and commerce; to-day quite half of its population is maintained by these occupations. No such good fortune has fallen to the lot of India.

The number of persons engaged in organized industries in India was about 1.5 million in 1930 or roughly 1 per cent. of the total working population. The proportion of the working population engaged in all classes of industries in India in the same year was 10 per cent., while in the United Kingdom it was about 45 per cent., in the United States of America 29 per cent., in Canada 27 per cent., in Germany 38 per cent., and in France 31 per cent.

The proportion of the total working population of India employed in agriculture is 66.4 per cent., while, according to the latest figures available, the same is 14 per cent. in the United Kingdom, 22 per cent. in the United States of America, 35 per cent. in Canada, 30.5 per cent. in Germany, and 38.3 per cent. in France. There are twice as many people here dependent on agriculture as there are in any progressive country of the world and one of the problems with which this country is now confronted is how to reduce this number to reasonable proportions and attain the balance that ought to exist between agriculture and industries.

The income per head of population derived from industries and agriculture, respectively, in India as well as in five of the most progressive countries of the world, compares approximately as follows:—

Country	Income *per capita*	
	Industries	Agriculture
	Rs.	Rs.
India	12	48
Japan	185	85
Sweden	384	129
Great Britain ...	465	62
Canada	545	344
United States of America	963	175

These figures are rough estimates, but they are near enough to represent the relative position of income between agriculture and industries.

Great Britain was the first country in the world which raised the income and standard of living of its people by developing industries and manufactures. Other countries have followed in her wake. In the United States of America, for instance, the income from industries in the year 1900 was about equal to that from agriculture. But since 1900 the population engaged in agriculture has remained stationary, on account of the comparatively unremunerative character of that occupation. In 1900, the number so engaged was 10.4 million and thirty years later (*i.e.* in 1930) it was still only 10.5 million, in spite of the growth of the total population in the interval by about 46.8 million. The numbers employed in manufacturing and mechanical pursuits nearly doubled during the same period. Canada, which before the War was predominantly agricultural, has since become an industrial nation.

In none of the countries referred to above is the *per capita* income from industries less than that from agriculture, while in one case, namely, that of Great Britain, it is more than seven times. The corresponding proportion in India is only about one-fourth.

These facts and figures will leave no doubt in the mind of any unprejudiced observer that while Western nations and Japan have been concentrating on industries and trade, India has been growing more and more overwhelmingly rural. While the income from industries in those countries is their chief source of wealth, the same in India per head of population appears too insignificant by comparison.

NEED FOR AN INDUSTRIAL SURVEY.

To obtain a clear idea of the true position of industries in this country, an industrial survey is a necessary preliminary and the first step towards it is to collect statistics of existing industries. A reliable survey should be made of all the industries pursued, the quantities and values of products manufactured, raw materials utilized, number of persons employed, wages paid, motive power used and other particulars usually collected in advanced countries, and the results placed at the disposal of the public.

Except in the case of organized industries, regular statistics of existing industrial establishments of all classes are not at present available. The organized industries take into account only establishments employing 20 persons or more each, and the total number employed in them in British India in any year has been less than 1,700,000 persons. There is a large number of minor or cottage industries employing less than 20 persons of which no account is taken in the figures recorded by Government. The total number of persons supported by industries of all kinds, according to the Census of 1921, was 33,167,018 or 10.49 per cent of the entire population. The corresponding figure for 1931 was 9.95 per cent. The number actually working in such industries, mostly minor, is stated to amount to 15,361,933 in

1931 or about 4.4 per cent. These figures show that the country is receding in industrial activity. In India, work and labour are not organized as in other industrially advanced countries. Regular hours are not observed. In many parts of India, minor industries continue to operate along traditional lines without guidance or help from science or technical skill, and as a result they drop out one by one as they become unremunerative in competition with modern mechanized industries.

There has been no attempt at a systematic survey of the natural resources, such as has been carried out under the policy of "Conservation of Resources" by the Governments of the United States of America and Canada. The natural resources there have been very carefully surveyed and mapped. The surveys embrace resources under agriculture, irrigation, water power, forests, fisheries, mining areas, and they will serve as a model to us when similar systematic surveys are undertaken in India. Correct information is needed as regards the supply of raw materials, coal, water power, labour and other facilities available in each province and State for helping existing industries or starting new ones.

A third class of investigations required is an analysis of imports and exports, the imports to show the class of articles for which there is a home market, and the exports mainly to determine what materials, which might provide occupations to indigenous labour and increase its purchasing power, are being sent out of the country in a raw or semi-finished state.

The value of the principal commodities imported into British India during 1931-32 amounted to Rs. 142.72 crores. The bulk of these imports—over 80 per cent of them—are such as could be manufactured within the country. Some of these products are already being manufactured; only the number and magnitude of the related industries are wholly inadequate.

As in the case of imports, the year's exports were below the normal and amounted to Rs. 155.89 crores. Taking the figures as they are, it will be noticed that the value of cotton manufactures exported was Rs. 4.82 crores as against Rs. 7.79 crores in 1898-99, or 34 years previously. The raw cotton exported in 1931-32 was valued at Rs. 23.78 crores against Rs. 11.19 crores in 1898-99. Apparently, there has been a policy to encourage the growth of raw cotton, but none for the export of piece-goods and yarn. The country has lost ground in the export of cotton manufactures within these 34 years. Most of the commodities exported, except jute which is a monopoly of India, consist of raw materials and food products. The export of these commodities should be encouraged only to the extent to which they are found to be in surplus of the needs of the people. The figures show, however, that there are many articles in the list which may be utilized for giving employment to local labour by converting them into finished or semi-finished commodities for internal use or for export.

Many of the articles in common use, for the manufacture of which raw materials

are available in the country, or which were being manufactured here at one time or another, are being obtained from abroad, showing that the country has been following policies which have made her dependent on foreign countries for some of her barest necessaries. In recent years, there has been some improvement in the manufacture, particularly of cotton piece-goods and yarn, and there is ageneral determination on the part of the people to promote *swadeshi* enterprise.

It will be noticed that the people were used to making their own clothing from time immemorial. The raw material needed for the manufacture of cotton piece-goods and yarn is available in the country and there is no excuse for importing them from abroad. The lack of organization and sound policies is a source of double loss to the country. Workmen are deprived of their legimate occupations and the money paid for the imported cloth, which they can ill-afford to do, is withdrawn from internal circulation and sent out rendering the country poorer thereby. Cotton textiles of superior quality are a luxury which only the well-to-do classes can afford to enjoy. No hardships will be felt if their importation is restricted by heavy tariffs. To so restrict in these circumstances is the primary duty of Government.

Surveys under the three heads mentioned should be carried out for each province and State as well as for the country as a whole. The results, when recorded, will give valuable guidance to policies and action, and will serve as a bench-mark or starting point from which to measure future progress.

THREE CLASSES OF INDUSTRIES.

Industries and manufactures of every description may, for convenience of organization, be considered, according to their size or the capital invested, under three classes, *viz.*, (i) Large scale, (ii) Medium scale, and (iii) Minor.

The primary needs of the people are food, clothing, housing and transport. In a country not industrially advanced like ours, special prominence should be given to industries which supply these four primary needs of the community.

Large scale industries will be those enterprises which require a capital outlay of Rs. 30 lakhs or more each; medium scale industries, those which require a capital of between Rs. 1 lakh and Rs. 30 lakhs; and minor or cottage industries will be small concerns the investment on which will not exceed Rs. 1 lakh. This division on the basis of the capital invested is perhaps unscientific and arbitrary, but it is adopted because the outlay required and the procedure to be adopted will depend upon the magnitude of the industry. An industry like textiles may come in any of the three classes and be practised in a province or city in all the three forms.

LARGE SCALE INDUSTRIES.

Large scale industries are important because, generally speaking, they include basic and key industries, require the use of developed machinery and technique, help mass production of staple commodities and

represent the highest form of industrial enterprise. The following dozen industries are typical of this class:—

- Mining—coal, metallic ores and petroleum.
- Iron and steel—iron foundries and fabricated steel.
- Engineering industries—manufacture of engines, pumps, and machinery generally.
- Railway plant including rolling stock.
- Arms, ammunition and military stores.
- Automobiles and aircraft machinery.
- Agricultural tools and machines.
- Hydro-electric and electrical appliances and machinery.
- Cotton and woollen textiles.
- Jute industry.
- Chemical industries—heavy chemicals.
- Ship and boat building.

Industries of this class in their present stage of development in India require the earnest attention and close support from Government and leading financiers and business men of the country. They require large sums of capital and expert direction to establish and manage; and being sensitive to price changes and foreign competition, they need all the protection and assistance which the organized money power and political influence of the community, vested in Government, can give.

When the Provincial Governments become autonomous, the representatives of all the provinces should meet and, in their common interest, evolve an all-India plan to bring into existence the representative large scale industries mentioned above. Each province should take upon itself the responsibility to start and maintain, even though at the risk of loss at first, two or three of the large scale industries according to the resources of the province and the aptitude of its people. If the responsibility is shared in this way, no single province will feel it a heavy burden; while the country, as a whole, will be able speedily to bring into existence all the enterprises of national importance needed.

Leading business men and large manufacturing firms in each province should be encouraged to start these industries with substantial help from Government. Where sufficient private capital is not forthcoming, the Provincial Government itself should step into the gap, raise loans, just as the Central Government have done in the past for constructing railways and irrigation works, and start enterpises in close co-operation with the people of the province. In the more advanced provinces, the leading business men will in their own interest combine and come forward to start these industries, once they begin to feel that Government power and resources will be at their back in the event of severe foreign competition or other risks which may be beyond their power to face. It is assurances of support of this sort that are wanted and are now lacking to push forward a policy of industrialization; in fact, if such support were forthcoming, India with its abundance of cheap labour and vast resources could present, in the near future, an example of

industrial regeneration that would astonish the world.

Large sums of money are spent abroad every year for the purchase of railway plant and rolling stock and arms, ammunition and military stores. In some years, the money paid for them is as high as Rs. 30 to 40 crores. The value of stores purchased in 1927-28 by the railways alone amounted to Rs. 36 crores. If the money spent in a single year on these purchases is invested in equipping Government workshops with the requisite plant and machinery, and the necessary expert staff is engaged for a short period, the country can be made self-sufficient in respect of these supplies in a few years. The same object can be gained also if large private local firms are subsidized and contracts for purchasing machinery and plant are placed with them for a reasonably long term of years.

Medium Scale Industries.

Medium scale industries are usually organised and carried on by companies working on the joint-stock principle, although many of them may also be privately owned. Their first need is that the Provincial Government should, through the departments concerned or otherwise, give proofs of its eagerness to see new industries started and co-operate to that end with the leading merchants and others interested in building up business or in floating companies. The Department of Industries should readily place at the disposal of industrially-minded men records of past investigations of the resources of the province.

Business men among the local public should be invited to suggest schemes in which they are interested. Chambers of commerce and industrial associations should be asked to furnish suggestions. When the character of an industry requires it, the Provincial Government should engage local or foreign experts to tour through the province and investigate individual schemes. The experts should consult local business men and financiers and submit to Government preliminary schemes for new enterprises which, in their opinion, will prove remunerative. Such a preliminary investigation, if undertaken in the diverse ways indicated, will rouse public interest and ensure co-operation, and half-a-dozen to a dozen industrial projects will emerge in each province for detailed investigation, and some of them for execution, in less than a year.

The following are a dozen typical examples of medium scale industries :—

Engineering industries for manufacture of engines, pumps and machinery.

Fabricated steel.

Cotton and woollen mills of moderate size, artificial silk.

Chemicals and dyes.

Sugar.

Paper.

Match manufacture.

Chemical fertilizers.

Soaps and candles.

Ceramic industries including cement, glass, stone-ware pipes, etc.

Leather products, hides and skins—tanned and dressed.

Cinema film manufacture.

Many of these industries are already in operation in various parts of the country. Only their number is small, production meagre, and organization defective. Under suitable protectionist policies and with the Government and leading business men working in close co-operation, this class of industries can be made to multiply very fast.

MINOR AND COTTAGE INDUSTRIES.

In their transformation from the agricultural to the present manufacturing and commercial stage, industries have had to pass through the handicraft stage. Minor and cottage industries were extensively practised in India before the British occupation when the country had of necessity to be more or less self-sufficient. But with the progress of communications and the opening up of the country to foreign trade, many of the older industries, such as iron, steel and salt, disappeared through sheer inability to compete with imported products. Industries of the modern type are being slowly introduced, but not with the speed demanded by the size of the country or the rapidity with which the population has been increasing. Minor industries of the older type which have survived are chiefly those associated with agriculture.

There is very considerable scope for the extension of minor industries within the country, if a steady policy to encourage local industrial enterprise is pursued Such minor industries only should be encouraged, in the first instance, as supply staple products for which there is a demand within the country.

Municipalities, local boards, village *panchayats* and local associations should encourage the establishment of industries in their midst by granting all reasonable concessions and facilities. This will help not only to increase the money in circulation and the purchasing power of the community but also the revenues derived by the local Government bodies. It is the commonest practice in European countries for local authorities to attract capital and industries to their midst in this manner.

The following is a list of typical handicrafts and minor and cottage industries which can be practised with profit by as large a proportion of the population as possible:—

Metal works—smithing, agricultural tools and machinery.

Manufacture of metal vessels—copper, brass, aluminium, etc.

Hand-spinning and weaving, cotton ginning, silk reeling.

Carpets and blanket making.

Flour milling.

Rice milling.

Oil mills.

Food products, drinks and ærated waters.

Cigarettes and *bidis*.

Brick and tile works.
Furniture—chairs, tables, benches, boxes, combs, etc.
Pottery.
Mat making, basket and rope making.
Shoe-making.
Bee-keeping.
Toys.
Vegetable dyes, paints, inks, etc.
Pencil manufacture.
Buttons.
Soaps.
Glassworks—Bangles.
Enamelled ware.
Printing.
Book-binding.
House-building.

It may interest you to know that small scale industries play an important part in the productive activities of countries like Germany and Japan. It is recorded that 90 per cent. of the industrial establishments in Germany are connected with small scale industries and two-fifths of the entire population is employed on them. Likewise in Japan, many of the industrial establishments are of very small size. A recent publication records that more than 50 per cent. of the 55,945 factories listed in 1928 employed from 5 to 9 workmen and only about 0.5 per cent. of these factories had as many as 1,000 workers or more.

Leading Industries and Manufactures practised by Modern Nations.

The following is a list of the leading industries and manufactures practised in the principal industrially developed countries of the world. The same industries have to be established or promoted in this country also, each to the extent justified by market conditions and other local circumstances :—

Mining—coal, iron ore, etc.
Textiles—cotton, wool, silk and jute.
Iron and steel, and their products.
Engineering industries.
Machinery and tools including agricultural tools.
Railway rolling stock.
Automobiles.
Electric industries including hydro-electric.
Ship-building.
Chemical industries.
Paper.
Fertilizers.
Cement, lime and glass-ware.
Artificial silk industry.
Leather and rubber products.
Food, drink and tobacco.
Timber and wooden-ware.
Metal works.
Sugar.
Clock and watch manufacture.

Most of these types of industries have already been introduced into India in a small way. More of them are required and in many cases larger ones and public attention should be concentrated in this direction. Some few, like machinery manufacture, automobiles, railway plant and rolling stock, which are most important, have not received any attention. In any plan of industrializa-

tion, the foremost place should be given to these.

SETTING UP AN INDUSTRIAL STRUCTURE.

Industries have, for some years now, been a Provincial subject, although the Central Government retains the power *inter alia* of granting tariff protection, regulating banking facilities, adjusting railway freight, and directing commercial and financial policies, all of which vitally affect their progress. The provinces have had little power and practically no funds to devote to this subject.

Thanks to the enterprise of British and Indian investors and company promoters in the past, a few large scale industries have sprung up since the closing years of the last century. In some provinces industrial surveys have been partially carried out and in several others enquiries have been made into individual schemes, either existing or proposed. But the scope of such enquiries has been strictly limited. No organic relation is maintained between the few large scale industries in operation and the Departments of Industries. No effort is made to secure uninterrupted progress on the scale which the magnitude of the country's interests demand. Industries, though a matter of fundamental importance to the country's welfare, is no man's child at present.

A sound organization or fabric should be set up in the country to create a healthy atmosphere for the growth of industries. It should provide for the following half-a-dozen major requirements :—

(i) *A general organization* composed of representatives of Government and business men who, by mutual co-operation, shall maintain an atmosphere favourable to the rapid growth of industries.

(ii) *Local organizations* or councils in cities, districts and rural areas to encourage local activities in this respect.

(iii) *Tariff protection.*

(iv) *Banking facilities.*

(v) Maintaining *statistical information*

(vi) Up-to-date legislation in regard to the *Companies Act* and the *Managing Agency System.*

Other *contributory facilities* needed are:—

(vii) Exhibitions and Commercial Museums.

(viii) Experimental and Demonstration Stations.

(ix) Industrial Research.

(x) Education—Technical, Commercial, etc.

(xi) Trade Commissioners and Commercial Intelligence.

(xii) Transport and freight facilities.

The necessity for these provisions will now be briefly explained.

(i) *General Organization.*—A suitable general organization should consist of an active Ministry of Industries in the Central Government and a National Economic Council which would meet and deliberate at least once a quarter at the seat of that

Government. The latter should contain representative economists, industrialists and financiers, drawn from the chambers of commerce and business associations throughout the country and representing every sphere of the country's economic life. The Economic Council will have an office at Delhi and there will be frequent consultations between the Ministry of Industries and the executive of the Economic Council for the time being. The Council should be able to put forward proposals and measures for promoting industries throughout the country.

A Provincial Economic Council should be established similarly in each province to work in close association with the Minister in charge of Industries. With each of these Provincial Councils should be associated committees of experts to investigate questions and submit results and schemes to Government for practical action.

Both the National Economic Gouncil and the Provincial Councils should enunciate policies for the guidance of unofficial bodies in the country and for influencing the policy and action of Government from time to time.

An All-India Industrial Conference should be held at the head-quarters of one or the other of the provinces once a year. It may be remarked that at one time Industrial Conferences were held along with every session of the Indian National Congress. The Canadian Manufacturers' Association has, for many years, maintained such activities in that Dominion.

(ii) *Local Economic Councils*:—For purposes of this organization, each city and each district should be constituted into a unit area and provide itself with a local Economic Council, a working committee of the council, and an executive staff maintained from funds raised within the area. In countries like Italy I have noticed that business men who join such councils or associations subscribe towards the upkeep of their executive. Although the rates of subscription are fixed by resolutions of the associations, Government undertake to collect and hand them over to the Councils concerned.

Any area—even a small group of villages—may be allowed to constitute itself into an independent unit, if it is able to provide itself from its own resources with a council and an executive staff. All such councils should receive grants from municipalities, public bodies, business firms and citizens interested in industrial development.

In each unit area, there should be a representative of the Government Department of Industries, working whole or part time in close co-operation with this unoffiical Council of Industries.

Industries are the concern of the people. Under the organization proposed, there will be two parallel agencies constituting the industrial structure of the country—one, to represent the Government and the other, the public and local economic

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interests,—both working together in close co-operation in each area so that, in the event of slackness or neglect at any time, one of them at least may be effective and the industrial interests of the area may at all times be adequately safeguarded. I attach great importance to these local Economic Councils because they can be established and worked by the people themselves. And it is here that numbers of our educated unemployed can find an opening for their activities and for eventually engaging themselves in occupations not only profitable to themselves but also of vital importance to the country's industrial future; and this, even if no help is forthcoming from Government authorities. They will teach the people to work together for common benefit and help to multiply the number of minor and cottage industries which can be undertaken with profit and help also in the investigation of medium scale industries. The members will be familiar with the resources of the locality as regards capital, men of ability, raw materials, etc. The Councils will endeavour to encourage the production of commodities for which there is an assured market either within the area of its influence or anywhere else outside. Each Economic Council should start, before the end of the year, with a definite plan and programme for the ensuing year and a provisional plan and programme for at least three years in advance. They should do everything possible by propaganda, lectures and pamphlets, and otherwise, to educate the public in the importance of industries for the economic regeneration of the area and the value of co-operative effort for promoting common interests.

(iii) *Tariff Protection.*— Next to organization, the most important help which industries in India require is tariff protection, that is, a preferential claim to dispose of the products of local industries in the home market, with the two-fold object of saving the money that would go out of the country, were foreign manufactures purchased, and of giving employment to local labour. Protection is needed primarily to enable new and infant industries to compete successfully with long-established foreign rivals.

The tariff protection at present afforded in this country is inadequate. The tariffs are not high enough, the period of protection in many cases is far too short and there is no provision for prompt action to prevent dumping. So long as foreign competition is keen and protection is only discriminatory, and subventions and subsidies are practically unknown, new industries have small chance of making headway. Higher tariffs and more substantial protection are essential to inspire confidence and induce people to risk money in industries. Progressive countries strive to reduce their imports and encourage national products even if foreign ones could be obtained more cheaply.

Since its establishment, the Tariff Board has examined about eighteen industries and the Government of India have sanctioned effective protection in the case of three

large scale industries and moderate protection in the case of a few others. Even this has materially helped to make the country self-sufficient to an appreciable degree.

India has suffered enormous losses all these years in conducting her foreign trade on a free trade basis to the dictation of England. But since England herself has gone back to a protectionist basis, it is hoped India will henceforward be at liberty to follow her own special interests in this respect, till all the staple products required by her population are supplied from her own manufactures.

(To be continued.)

Media of Advertisement.

BY

K. S. SRIKANTAN, M.A., F. R. Econ. S. (London).

The medium of advertisement is often more important than the wording of the advertisement itself. In fact, it is the neglect of this truth, that has caused many a business man in India to doubt the very utility of advertisement. However well-worded and honest an advertisement may be, it has little or no chance, if the medium chosen is bad.

The choice of a medium, however, is no easy matter. It depends upon the advertiser's knowledge of the people. He should have a thorough knowledge of the temperament and the intellectual attainments of his clientele. In short he should be an expert psychologist. As the advertisement has to meet people of varied tastes he has no uniform method of approach. Generally, an advertiser induces a person to purchase a thing either by appealing to his imagination or by stimulating his curiosity or again, by educating him regarding the utility of the thing. There are, for example, people who call a spade a spade and to such persons the imaginative approach would be worse than useless. They want the truth and nothing but the truth. The article has to be placed before them and the advantages described in a few and simple plain sentences. There are again others who have a deep sense of curiosity. To them an advertisement that stimulates their sense of curiosity has a greater chance of success than a matter of fact advertisement. Those who are thirsty for knowledge appreciate the advertisement that adds considerably to their information. It is therefore necessary that an advertiser should have a clear idea of the several methods of approach and their relative importance.

The imaginative approach always goes behind the facts. In speaking about a timepiece, the advertiser does not call it a timepiece. To him it is something more. It is a vigilant guardian of one's programme or a sleepless watch dog. A flower-vase, for example, is something more than a vase. It is the very light of the home which adds by

its beauty to the happiness of the family. It is the companion of the childhood under which a child grows into healthy manhood. An advertisement that calls a book, an eternal friend, makes the reader who is incapable of seeing things behind, see and appreciate. The Illustrated Weekly of India calls the 'New Gillette' 'Real Shaving Economy'. An advertisement of this kind awakens the inagination. The secret of the imaginative approach depends upon careful and ingenious wording. To resist a carefully worded advertisement is often well-nigh impossible. Every article has an imaginative approach provided the advertiser is an expert in his art. The imaginative approach for an easy-chair would be "have a comfortable rest after heavy work." Again for a fountain pen would be "you cannot be happy without a pen—fine writing maketh a fine man." The Anglo-American college, Calcutta, calls its Electric Engineering course 'A windfall'; 'The direct and fastest route to a bright career.'

Another kind of approach, equally useful is the initiative approach. This is an aggressive type. Generally advertisements are either informative or persuasive. But this goes a step further. It compels you to purchase the article advertised although you had no idea at all of doing so before. In a word, if the infomative or the passive type of advertisement is sought after by customers, this type seeks after customers. It resembles the leading question of a barrister in a Court of Law. The question, 'are you still drinking?' incriminates the accused whether he says yes or no. In other words this approach forces the reader to fall in line with the advertiser's suggestion whether he wishes or not. It often confronts the customer with a problem. It puts the reader into discussion with the advertiser. Interest in the reader is so stimulated that he assumes the initiative and goes further into the matter. This approach sometimes emphasizes the danger that would befall the prospective customer, if he neglects a particular commodity, as in the following case:—

'To avoid premature death, use this medicine.' An advertisement like this sets everyone at thinking and compels some at any rate to send for the medicine. Are you unemployed is a question which cannot but arrest the attention of the reader. Many advertisements are not even read. But the initiative approach compels a reading as the following:—

Why are you always too tired?... Don't gamble with Pyorrhea; 4 out of 5 past 40, and thousands younger are its victims.

The interpretative approach consists in presenting old facts in new garb. A matter of fact statement is so graphically represented that it inspires greater respect. In recommending a pair of shoes, for example, the company which might have said "Your feet are working for you incessantly," may say "You may have been on a vacation, but your feet worked all the time." Again an advertisement like the following belongs to this type. "Summer has begun! Let not our ladies suffer by cooking by fire side. Purchase one Rukmani cooker." In adver-

tising a medicine for Pyorrhea, the advertiser makes the woman say the following looking at his emaciated face "you are not the man I married". A question is sometimes asked in such advertisements. In advertising for admission, the College Authorities may state, between knowledge and ignorance, which will you choose? In a word, interpretative approach translates a dry statement of facts into something that is alive and make the reader think over the matter. An advertiser of this kind like the writer of the editorial in a newspaper repeats the same idea but every time approaches the idea from a fresh angle of vision.

A true advertisement should not only give a fillip to desire but should take into consideration the resistance that almost simultaneously emerges to check and thwart such desires. An advertisement, however ingenious it might be, fails in its object on account of the wrong association of ideas arising out of the medium of advertisement. If a motor car is advertised as an iron elephant, the idea suggested by the advertiser, that it is as huge as the elephant, is defeated by another idea, for it would also suggest at the same time, that it is as slow as an elephant. A reference to one's death in the advertisement of an insurance company, though true and relevant, is not happy. To advertise for a house "Provide against the rainy day," is a bad advertisement, for it may lead one to think more of a rain coat than of a house. Again the colours chosen for illustration have a great effect upon the efficacy of the advertisement. If red represents danger, white represents purity; these matters will have to be kept in mind when advertising.

There is practically no belief in advertisement among business men in India. Even the few advertisements we are having belong to the passive and informative type we have referred to earlier. Many of our advertisements are short-lived. Our business men do not know that such ephemeral advertisements serve no purpose—nay, they bring down the value of the paper in which they are advertised. To make an impression is not enough; but a scar should be left on the brain matter. Colours, bold types, moving pictures, alternate lighting have to be employed if advertisement is to succeed.

India being a land of illiterates, magazine and paper advertisements have only limited scope. Advertisement through pictures and lectures will have to be given greater prominence. Pictures, magic lanterns, fireworks, calendars, fancy dresses, advertisement fans and baloons educate the ignorant and enable them to purchase what they want. A thought is better expressed by illustration than by words. It also saves the time of the educated. For example one cannot help seeing a fine picture even if he goes in a motor car. Who can avoid the tyre-made-man of the Dunlop Company, or again the huge wall-posters of the Cinema? Among display advertisements in India, posters are the only media largely used. Among these spectacular advertisements, the most prominent are the electric spectaculars and wall posters. These are symbols represented through electric bulbs.

Although we, in India, are having numerous out-door advertisements, they are done very clumsily. The posters in India have no definite size and some are so jarring that they often defeat the very purpose for which they are made. Wall-posters particularly are pasted in all sorts of places that they are looked upon with contempt by the passer-by. It is a common sight to see one wall-poster pasted upon another. More annoying is it to find old wall-posters continuing even after their purpose is served. The colour chosen is often repulsive. The posters in America, for example, have a definite measurement known as 'sheet measuring' (26" x 39"). There are definite places for locating the posters. These places are chosen on a careful consideration of the character of the neighbourhood.

Although we welcome the display advertisements in India, we certainly have to look upon with dismay the way in which they are developing. Our display advertisements often attract crowd but not customers. Nay, they even prevent customers from getting into the shop. I am thinking now of the gramophone which has become an effective engine of advertisement in India. Unfortunately it is so indiscriminately used that it serves only as a hindrance to traffic on the road. It also tries the patience of the customer who has literally to find his way through the crowd. The gramophone is felt in many a Municipality as a great nuisance.

Advertisement is an infant art in India. The way in which the infant is growing into boyhood is not very encouraging. This is due to lack of trained nurses. What is urged in this article is for a scientific study of the problem. Most of the advertisements in India belong to the hiss and miss type. The sooner it is given up, the better for the art and for the business.

The Psychology of Advertising—Walter Dill Scott.
A Short Course in Advertising—A. E. Osborn.

Wild Life in Southern India.

(*Contributed.*)

Amongst the many and great changes which have been taking place in India during recent years there is one which is not commonly known and which, if it were realized, would excite the sympathy of all rightminded people. The change referred to is that which has taken place with regard to the destruction of wild animals, chiefly in order that their meat may be sold to enrich people who have no consideration for the lives of any living creatures in the wild state. No doubt Providence provided many of the wild animals for the use of Man and until recently in India, Man used this gift wisely. Nowadays, however, the march of civilization which has brought the motor car, electric torches and cheap fire arms has made the destruction of Wild Life so much more easy than it used to be that unless Public opinion is stirred up to put a stop to the ruthless destruction that is going on, a time will arrive at no distant date when many species will cease to exist. What is happening in Southern India is also happening in other parts of the world. In several countries the Public have become alive to what is going on and have decided that unscrupulous people must not be allowed to make money by going about at night with electric lights or in cars, shooting any wild animals that they may see, including females and young ones. In these countries Societies have been formed in order to take steps to put a stop to the indiscriminate destruction of Wild Life and to help the Government in enforcing the existing laws. There is no doubt that Southern India should not be backward in following so admirable an example and it is understood that His Excellency the Governor of Madras intends shortly to invite all those interested in preventing the wholesale slaughter of our wild animals to attend a public meeting in Madras, over which he will preside, with the object of forming a Society for the Preservation of Wild Life in Southern India. It is sincerely to be hoped that all those who read this will make a point of discussing this new and very interesting subject with their friends and that as many as possible will attend the meeting and join the Society.

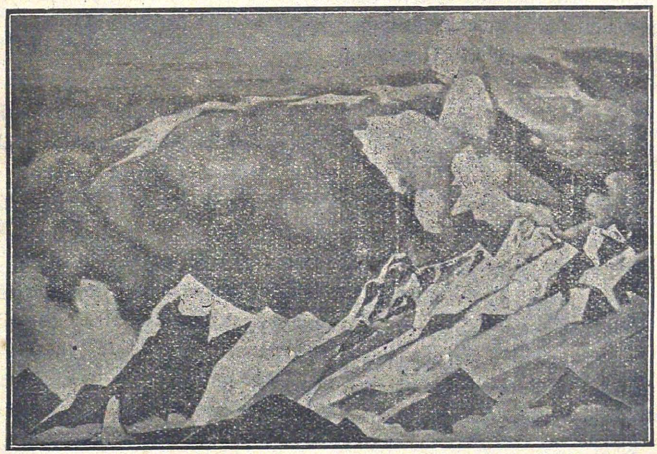
Nicholas Roerich.

BY

DR. MILINDA, *New York City.*

"He is a veritable ploughman. His field is immortality"—such is the definition of a great Teacher in ancient scriptures. And this aspect of an eternal ploughman would seem truly meaningful in the vision of all spirits of universal ministry.

Those who know Roerich and are aware of his work, will understand why, break of dawn, through the noon-day heat and until the hour when heaven's vault is star-strewn, so Nicholas Roerich, through endless expanses tirelessly pursues his course ploughing his furrows from East to West, from South to North, laying his seed. And as is the way of the universal spirit, he has left the harvest for whosoever may gather.



" KALKI-AVATAR"
BY NICHOLAS ROERICH.
Roerich Room of Museum of Indian Art, Benares.

when contemplating Roerich, we say that it is a ploughman, who comes to one's thought.

Before fields whose limits go out even to invisible horizons, Roerich furrows the soil and lays his seed. Like the true ploughman, who labours in his field before the

Hence, to follow the career of Roerich, which has already passed two score years of endless creative activity, one must follow broad fields. Let us seek this plougher in the fields of his sowing! As we pass the furrows, long since ploughed, we find in part

the harvest gathered or glowing ripe ready for the reaping. Here, where he passed, a while later, the grain is ready to burst in its fullness. And still further, where we come upon his footsteps recently traced, the seedlings have burst their irresistible way through the soil. We have travelled long and far to follow his course, and now that our way is close to him in America and Asia, his footsteps have freshly impressed the soil. Unnoticeably, we have been climbing the slope of a mountain as we discern his figure—and even as we reach him and receive that welcoming smile of his—we must mark that our way has led us even to the Himalayan heights.

So multiform has been the expression of Nicholas Rœrich's creative genius that one may in this brief outline but glimpse a few milestones upon his long road.

For instance, one may remember him first as the boy impelled by an incessant urge for knowledge, excavating the tumuli upon the family estate of Isvara in the North of Russia. And the earth—that beloved earth to which primitive man confided his immortality—yields to the boy examples of the art of our progenitors. That love for the fire of beauty, which marks the spirit's evolution through the ages, makes swift communion between man of the past and Roerich: Forever after he lovingly translates the spirit of ancient man. As he says in "*Adamant*": "It may be foretold that, seeking for a more perfect existence, humanity will think more than once of the Free Man of ancient times......It is curious that the aspirations of the Stone Age seem to be the nearest to our modern searching of beauty. The cycle of culture is but leading us back to what the ancient man realized in his time: I mean the longing for harmony ".

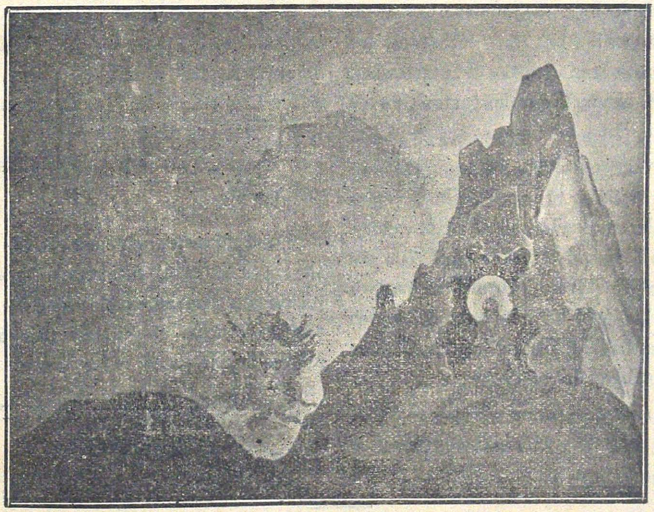
Thus begins Rœrich's archaeological and scientific work, which sends him wide over the face of the earth. Through Europe, in America and then throughout the reaches of Asia, he beholds the spiritual yields of the centuries and marks the great kinship, the interweaving of the threads of man, the Unity of the Fundamental Fires of all creation.

Another of these beautiful threads of Rœrich's work: One recalls his studies with the famous Russian painter Kuindjy. Those who have read Roerich's "*Guru, the Teacher*", may comprehend the relationship of this leonine artist and the boy, in whom he was quick to discern the swift response of genius. A rugged and tenacious spirit, who proved irresistible against the mountainous obstacles of his early days, Kuindjy rose from a shepherd boy of the Crimea to one of Russia's formidable artists. But it is of the soul of the man, of the Franciscan tenderness which dwelt behind his austere ascetic exterior, that Rœrich speaks in his beautiful recollections of his teacher.

And in Rœrich himself it is precisely that quality, that Light of the true teacher,—his "*Guruship*", as the East terms it—which has brought around him such a legion of youth! In the course of the years, since his great Directorship of the Society of the

Encouragement of Arts, since his Presidency of the "*Mir Isskustva*" ("World of Art") since his founding and leadership of the Master Institute of United Arts, Corona Mundi, International Art Centre and numerous other institutions, his pupils have numbered thousands, all bound to him by an unbreakable link, the evocation to a supreme ideal. Again and again, writers have called attention to Rœrich's disciples and followers, calling them Rœrichides. Why? Because with all his personal affection for each of them, Rœrich has demanded uncompromisingly and austerely an impersonal accomplishment, a constant creative aspiration which would strive toward the universal and infinite.

Of Roerich's art, his three thousand paintings, spread by destiny through some thirty-five countries, are more adequate and more age-defying testimony than any word. Ever since his first painting, so prophetically called "*The Messenger*" was purchased as soon as it was shown for the Tretiakoff Gallery in Moscow, his art has enjoyed a way of triumph until at the present time, in addition to the thousand paintings in the Roerich Museum, two thousand remain in the galleries of the Louvre, the Luxembourg, the Victoria & Albert Museum and other eminent Museums and collections. Recently a series of Roerich Halls in many centres of the world have been dedicated to the Master, amongst them also India being fortunate to have a Roerich Hall at Allahabad and one at Benares, not to mention the



"THE ARHAT"
BY NICHOLAS ROERICH,
Roerich Hall of the Allahabad Museum.

many Roerich paintings in private collections. Roerich's special style, which has become a by-word as well as a symbol of an entire school of art, has its source in the unrepeatable individual character of the Master.

As with his writings, Roerich's paintings resound a Parsifalian quest, a re-stating, in the terms of Infinite Beauty, of the unquenchable Urge which has the finding of the Chalize for its goal. It is the Way translated, not in the light of an individual, but in the aspect of entire humanity: the quest, beginning in the dawn of time, when man first stirred towards the Benign Infinite, on through the corridored Centuries, as the quest shifts its setting across the spans of world or heaven. One remembers his heroic Paintings, of the dawn of earth, still fresh with the feats of titans; his Sacred Paintings of the lives of Saints, when men stood amcng the ruined structure of their own building.

But in the paintings following the war, that fiery branding of our Century, comes Roerich's declaration of the ultimate victory. In the paintings of America and Asia, we face the heights. Every painting resounds a stanza in his epic of achievement, which pronounces that the finding of the Chalice is the becoming of It.

And, if we discern, we will perceive that the reason why Roerich's pronouncement is so convincing, so absolutely unanswerable, is that he creates as he has lived, a spirit to whom creation has been a need inseparable from life, and to whom service for men has been the bread of existence.

If as scientists are beginning to affirm, the Supreme manifests itself in Thought,—then in the eternal hierarchy of evolution, are not the universal creators and teachers closest to That Supremacy? Only those ages acquit themselves before posterity, which render tribute to their true Leaders.

As the Hcn. George Gordcn Battle, eminent jurist of the United States of America says: "Nicholas Roerich is unquestionably one of the greatest leaders of history. Along with this wonderful breadth of mind there goes a sublime sympathy with the opinions and tolerance for the prejudices of others. He has a marvelous equipment to be the Leader of an international movement. He has the power not only to plan, but to act. He can translate his dreams into action."

And in this enlightened action, it befits all disciples and admirers to bring their offerings to Roerich—to Roerich, the Creator and the Teacher, the tireless ploughman in infinite fields.

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Autobiography of the Remington Typewriter.

BY

R. V. (*An experienced Instructor*)

At the outset, it is needless for me to tell you that I am in the possession of many in the world; but I am sure they do not know my life-story.

I was born earlier than 1873. So do I think. My father went by the name of C. Latham Sholes. He belonged to Micwankee. He was praised to the skies for having brought me into existence. The exact date of my birth was not traceable as my father did not write my horoscope at the time of my birth. My dady was a heartless man. For, surely, no man will ever sell his tiny babe. Probably, poverty had frozen the genial current of his soul. I had no voice to speak. But imagine! I can hardly think of my father being in my cradle! So I had to be informed by others. Messrs. E. Remington & Sons, who bought me up, bred me like their own child. They were the famous Gun-makers of New York. They began to duplicate me. I was then baptised in their family name, THE REMINGTON TYPEWRITER. Oh! this name suits me better than my father's. It is said by a poet that a good name is the immediate jewel of a woman. Happy am I then that I got a good name. My adopted father—so should I call him—was very anxious that I should get world-wide fame. He was a busy man. He could find no time to introduce me to the eminent persons of the world. So he deputed Messrs. Wyckoff, Seamans and Benedict of New York city to push me into the world. The appointee did much and made me acquaint with all people. But fortunately or unfortunately, I had to leave this adopted father. The present day REMINGTON COMPANY bought me up entirely from Messrs. E. Remington & Sons. Ever since they began to rear and duplicate me. No doubt they love me. Oh! They needs must love me! They depend upon me, and I am like a dutiful son to his father. They tock their own way to change my constitution from time to time. I could say nothing. I am not in my father's home. I had been bought as a slave. Oh! father! Would that I were with you, then I am sure you would not have been so cruel as to molest me so often. A dozen times have they changed my shape. God makes the humanity. Fever and fits make their appearance marred. But never are they changed in form. I am made by man. I am subject to innumerable changes. Friends! There's the difference! Man's work is apt to change; but the Almighty's not.

As you would all like me to tell you how I changed from time to time I shall proceed to do so.

I was subjected to innovations very often. I am happy it was only to my betterment.

First, when they made me, they called me Remington No. I. My constitution was

very heavy then. Probably fed by my own father, I was bulky and crude. My frame was cumbersome, or rather protected by heavy steel work. I was not a child's play then and only stalwart men could touch me as I was heavy to touch. I had a centre guide for the Type-bars. I used to write only Block Letters.

The second name they gave me was Remington No. 2. They improved me and taught me how to write small letters as well as capitals. An additional part they provided for me—The Shift Key. This enabled me to write capitals when desired. I was very light, quick and sensitive to the touch. My worn out parts were rejuvenated. My weight was reduced to a considerable extent. I really felt that they were doing me good. They abandoned even the cumbersome type-guide and by wide bearings they secured the same object.

Then I came to be called Remington No. 3. They experimented upon me whether I can win the favour of the public. In the improved form I was also made brief that I may be the constant companion of Lawyers and Solicitors. I was felt to be very useful to them. Even to the Accountants, I was an indispensable necessity when they drew the Balance Sheets at the end of the year—the statement of account that gives a Bird's eye-view of the Assets and Liabilities of a person or firm.

You can now conjecture that my name must only be Remington No. 4. So was I known. As I was a bit costly when I was No. 2, they made me cheap. But cheapness seldom goes along with quality and usefulness. I was useful to them only to write capital letters.

I had again to change my constitution a fifth time, as it is not infrequent that I change. This time I was made only to captivate the English market. For all appearances I resembed No. 2 form. I was so widely made to let in a 9½ in. by 7½ in. paper. I had additions in character. I wrote now 84 instead of 76. Now I had full representation of all the practical needs.

The two phases I underwent after this ordeal resembled one another. I was called Remington No. 6 & 7. I was fit to be called a ribboned female and the tape I wore had to be adjusted each time it wound itself to one side. But this change in me made me automatically adjust the ribbon. I was deliciously light and soft and I ran like anything. I can say I was oversensitive. My frame work was beautifully built and my carriage light. I can say, I came to perfection only in this Model No. 7. All loved me at this changed state of mine and more and more people came to take me into their homes and offices. But still I had one great defect. I was only a non-visible machine.

Not for a moment did I hesitate to suit the needs of the learned Barristers. I thought I must be in the proud possession of them all. I made myself a little brief in the models 8 & 9 and get into touch with these. I also helped them to write as much as 92 characters, and I became a visible typewriter from now.

Thus progressing onwards and improving my utility, I came up to be called No. 12, the present existence of mine in this world. I have now a light and soft touch with a beautiful appearance. Unlike my previous days, I am now always dressed in steel to conceal my bodily arrangements. As dress is the fashion of the day, people love me greatly. I am now not so noisy and turbulant, but I do my duty silently. All love me so much now-a-days that it is impossible for any business-man with numerous engagements to slight me. All the mails have to be written only by me.

My own sex, I mean the weaker vessels love to play upon me. They just place the fingers upon my keys and play as if I am a piano. They do really love the rythmical sound I produce by their energy. They depend upon me for bread. I can say with uplifted head that my troubles are now over. I have now settled myself in life. I am sure my gods will not change my skeleton hereafter. In this state I am the focus of all attraction to the business-girls. They get good pay if they know me well, and consequently lead a joyous life.

By-the-by friends! I have to tell you not to slight my sister. Her name is Shorthand. Should you love my sister as well, surely we will make your purse heavy. Thus a tool in the hands of men and women, I am leading a life of continued utility. I never care for any recompense for my service. All that the folks do for me is to clean and oil me every day. That too is neglected by some who are careless. Even then without a murmur I do my duty till I have breath in me. I uphold the saying of Tagore that:

> The Service of the fruit is precious
> The service of the flower is sweet;
> Let my service be the service:
> Of its leaves in its shade of humble devo-[tion.

and go my way merrily. But I am sure so far; that if they disregard me and care not to possess me carefully they will find a poor recompense.

Now that I have a settled shape, I can say the chief features of mine. I consist of only five main mechanisms. The Key-board, the Carriage, the Escapement, the Ribbon movement, and Mainspring mechanism.

Reader! I have now finished my task. My life story I have told you. I know you will take me as your sincere friend and keep me in your home. I am omnipresent and so I can be with all. Should you keep me, you will find me useful to type out some job works which will help you for POCKET EXPENSES and your dear's PIN MONEY

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- Lily-Rose Soap
- Jasmine Soap
- Limda (Vep or Neem) Soap
- Turkish Bath Soap
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- Liquid Toilet Soaps

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Manufacturers of Renowned Sun-Brand Umbrellas.

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Asthma Cure

If you have failed with other medicines, make a last trial and be sure to succeed, as has been the case with so many. Rs. 4-8-0 per bottle.

Antidiabetin

It's use for six months will restore you to your former condition, being free from your long standing Diabetes. Rs. 4-12-0 per bottle.

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Chemists, No. 27, CALICUT. (S. India)

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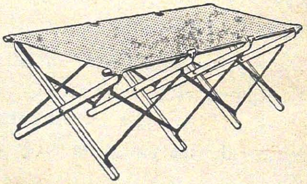

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Madras, 34/35, General Peters Road, Mount Road.

Secondary School-Leaving Certificate

PUBLIC EXAMINATION, 1933.

BOOK-KEEPING, PAPER I.

ANSWERS.

1. *Tare* is the weight of packing materials such as dealwood case, paper, straw etc., used in packing goods when they have to be despatched from one place to another. In ascertaining the price of goods which are sold by weight tare is deducted from the Gross weight and on the remaining which is known as the *net weight* the price is calculated.

Rebate. This term in connection with a Bill of Exchange represents the amount usually deducted by the Acceptor when he pays his acceptance before its due date. It is nothing but the interest calculated on the number of days intervening between the date of payment and the due date. In the general sense rebate refers to a deduction or allowance.

Pro forma invoice. This is an invoice of an imaginery sale of goods prepared for formsake or for previous information of the person to whom it is sent so that he may know before placing his order what they would cost and whether he would find them a profitable line to deal in, in his market. This invoice is in common use in the export trade of the country and in connection with the consignment of goods abroad.

Turnover. This term represents the volume of business done in a given trading period. In other words, total sales *less* sales returns if any.

Voucher is a receipt obtained by a person paying money to another in support of his payment. It is usually filed for future reference and check.

Liquid assets are those that are readily available for payment of debts or that could be easily converted into cash. Examples: Cash, Government Securities and B/R.

II. The system of keeping Petty Cash in which a fixed round sum of money sufficient to cover the petty expenses for a fortnight or a month is advanced to the Petty Cashier instructing him to make payments for petty expenses supported by proper vouchers and to obtain on the last day of the period the exact amount of money he has spent so that the sum with him on the last day may be the same as that originally advanced is known as the Imprest System of keeping petty cash. By this means the Chief Cashier is saved of the troub'e of making numerous small payments and the head of the office is enabled to have a better control of the monthly petty expenses. For specimen of a columnar Petty Cash Book maintained under the Imprest System and its working, see pages 56 and 57 of the "Indian Commerce" Vol. I No. 2.

Or

The Bank balance as shown by the Bank Pass Book is seldom exactly the same as that shown by the Cash Book. This is due to the following reasons:

(1) Cheques drawn by us on our bank in favour of our customers are at once placed to the credit of our Bank account in the Cash Book; but the corresponding debit in our Pass Bock may, and in most cases, appear only after some days when they are presented and payment made by our Bankers.

(2) Cheques received from our customers in payment of their accounts and sent by us to our Bank for collection and credit to our account, are debited in the Bank column of our C. B. on the day of sending, but our Bank will credit our account only after they are collected which may take some days.

(3) On the last day of every half-year, i.e., 30th June & 31st Dec. Bank may credit our current account if it is on credit with the half-yearly interest or may debit it with

the interest on the overdraft, commission etc. This fact communicated usually by letter will be known to us only the next working day.

Specimen of a Pro forma Bank Reconciliation Statement on 30th June 1933.

		Rs.
Balance as per Bank Pass Book ...		2,860
DEDUCT value of cheques issued but not presented at Bank :		
A. Rama ...	Rs. 120	
B. Krishna ...	Rs. 400	
C. Govind ...	Rs. 960	
		1,480
		1,380
ADD value of cheques sent for collection to the Bank but not yet collected :		
M. Pandya ...	Rs. 800	
N. Gupta ...	Rs. 400	
S. Ganapat ...	Rs. 150	
		1,350
		2,730
DEDUCT half-yearly interest credited to our account on 30-6-33		7
Balance as per Bank column of C.B.		Rs. 2,723

III.

Invoice of 120 Chests of Tea.

SHIPPED by Messrs. Black & Co. per S. S. *Victoria* from Colombo to Bombay by order and for account and risk of Messrs. P. Mehta & Co., Bombay.

Indent No. 192

Marks & No.	Particulars.	Details Rs.	A.	P.	Total Rs.	A.	P.
P. ◇M Co.							
1 / 120	120 Chests of Tea, weighing 90 cwts. net @ Rs. 62—8—0 per cwt. ...	...			5,625	0	0
	CHARGES						
	Freight	430	0	0			
	Shipping Charges @ Re. 1—6—0 per chest	165	0	0			
	Insurance @ $\frac{1}{4}$% on Rs. 9200	23	0	0			
	Sundry Expenses	82	0	0			
	Commission @ 5%	281	4	0	981	4	0
	Total Rs....				6,606	4	0

This invoice and the B/L go as cover to our . . . m/s draft No...... for Rs. 6,606-4-0 negotiated through the National Bank of India, Ltd., Colombo. Insurance Policy No. 200 dated 15.4.30 is attached herewith. Freight paid as above.

E. & O. E.

BLACK & Co.

15th April 1930.

IV. (*a*) *Bill.*

Bill Stamp for Rs. 4/8-

No. 1235

Exchange for Rs. 5000/-

Bombay, 10th Nov., 1931.

Two months after date pay selves or order the sum of Rupees Five thousand only for value received.

Accepted.
Payable at the Indian Bank Ltd.
Madras.
SARMA & Co.

R. Radha & Co.

To

Messrs. Sarma & Co.,
Madras.

Back of the Bill showing endorsements :

(1) Pay the Mercantile Bank of India Ltd. or order.

R. Radha & Co.,
13—1—1932.

(2) Received payment.

For and on behalf of the Mercantile Bank of India Ltd.

A. H. Robinson,
Manager, 13-1-32.
Bombay Branch.

Journal Entries.

(*b*)

1931		Rs.	Rs.
Nov. 5	Sarma & Co. Dr.	5000	
	To Sales		5000
	(This entry would have been made on the day of sale.)		
10	Bill Receivable Dr.	5000	
	To Sarma & Co.		5000

1932		Rs.	Rs.
Jan. 13	Mercantile Bank of India Ltd. Dr.	4875	
	Discount Dr.	125	
	To B/R.		5000

(It is assumed Radha & Co. keep a current account with the Mercantile Bank. If not, cash will be debited.)

Ledger Accounts.

Sarma & Co.

1931		Rs.	1931		Rs.
Nov. 5	To Sales	5000	Nov. 10	By B/R.	5000

Sales Account.

			1931		Rs.
			Nov. 5	By Sarma & Co.	5000

B. R. Account.

1931		Rs.	1932		Rs.
Nov. 10	To Sarma & Co.	5000	Jan. 13	By Bank & Discount	5000

X5m2, N331[illegible] N33.1.9

Mercantile Bank of India Ltd.

1932		Rs.	
Jan. 13	To B. R.	4875	

Discount Account.

1932		Rs.	
Jan. 13	To B. R.	125	

Note:—The question contains a glaring error. Messrs. Radha & Co. would not have been so very unbusinesslike as to discount the B/R. on the 13th January 1932, the very day when it falls due for payment, losing thereby Rs. 125.

V. *Smith & Co., Madras.*

LEDGER.

Messrs. Robinson & Co., Bombay.

1931		Rs.	1931		Rs.
March 12	To Cash (charges)	650	Mar. 20	By C. Charles	3,750
18	„ B/P ...	6,000		„ Cash	2,850
28	„ Commission @ 5%	520		„ Purchases	3,800
„	„ Del Credre @ 2½%	260			
„	„ balance c/d.	2,970			
		Rs. 10,400			Rs. 10,400
„ 30	To Cash (D. D.)	2,970	March 30	By balance b/d.	2,970
		2,970			2,970

Note.—No entry will be made in the firm's financial books on receipt of the consignment on 10-3-1931 but a note of it will be made in a Memorandum Book kept for the purpose.

VI. (*a*)

		Rs.	Rs.
i.	Plant & Machinery Account Dr.	750	
	To Purchases A/c.		750
	(Being correcting entry for wrongly debiting Purchases Account instead of Plant & Machinery)		

		Rs.	Rs.
ii.	Brown & Co. Dr.	250	
	To Sales		250
	(Being correcting entry for wrongly crediting Brown & Co. instead of Sales Account)		

VI. (*b*)

Telephone Rent Account.

1930		Rs.	1931		Rs.
Oct. 1	To Cash (one year subn.)	300	June 30	By P. & L. account	225
				„ balance c/d.	75
		300			300
1931					
July 1	To balance b/d.	75			

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